

Remarks/Arguments:

Claims 1 – 28 and 33 – 112 are pending in the case. Claims 29 – 32 have been cancelled.
Claims 90 – 112 are new.

The Office Action has rejected all claims under 35 USC 103(a) as being obvious based on a single reference, U.S. Patent No. 6,574,377 to Cahill et al. Applicant has amended Claim 1 to more clearly define the multiple data structures aspect of the novel item capture research system of the present invention.

At the outset, Applicants note that multiple data structures of Claims 1 and 18, and the claims that depend on Claim 18, are directed to a *transaction data archive*. A transaction data archive contains information relating to a financial transaction, such as a check, for which images may also be captured and stored. In contrast, the so-called “data structures” (i.e., images of the front and back side of a check) of the cited reference, Cahill, are directed to an *image data archive*. Thus, even if the front and back images of a check are considered “data structures,” with which Applicants disagree, they are not data structures comprising a transaction data archive, but rather they are data structures comprising an image data archive.

With respect to Claim 1, which is directed to the novel item capture research system of the present invention, the Office Action acknowledges that Cahill does not disclose the use of “multiple data structures” for a “transaction data archive.” Nevertheless, the Office Action asserts that (1) the claimed “multiple data structures” limitation is not clearly defined, and (2) Cahill’s disclosure of generating digital images of the front and back of a check meets the “multiple data structures” limitation of Claim 1.

Claim 1, as amended, more clearly defines the multiple data structures of the present invention, namely, a transaction data archive comprised of an on-us items data structure, an all items data structure and a cash letter items data structure.

Cahill does not disclose the use of a transaction data archive comprised of an on-us items data structure, an all items data structure and a cash letter items data structure. Cahill's disclosure of generating digital images of the front and back of a check does not make obvious to one of ordinary skill in the art at the time of the invention the use of a transaction data archive comprised of an on-us items data structure, an all items data structure and a cash letter items data structure. It is the use of these claimed multiple data structures that provides the advantages afforded by the present invention. As discussed in the specification, it is the use of separate data structures for all items, on-us items, which are items drawn on the processing bank, and cash letter items, which are items drawn on a financial institution other than processing financial institution, that allows for quicker and more efficient storage and retrieval of item transaction data. Thus, Claim 1 as amended is allowable.

Claims 2-17, all of which depend on Claim 1, are also allowable for the same reasons that Claim 1 is allowable. In addition, certain of the claims that depend on Claim 1 merit further discussion.

Claim 3 adds the limitation that the image data archive includes an on-us items image database and a transit items image database. As discussed in more detail below, an on-us item is an item such as a check that is drawn on the financial institution that is also capturing the item, and a transit item is an item such as a check that is drawn on a financial institution other than the financial institution that is capturing the item. The Office Action rejects Claim 3 incorrectly asserting that Cahill discloses an on-us items image database and a transit items image database.

The cited portions of Cahill, the image storage station 5, the image database (storage 505) and col. 15, lines 24-26, however, make no distinction between the storage of image data for on-us items versus the storage of image data for transit items. Rather, the gist of the cited portions of Cahill is a conventional image database for storing an image file comprising a TIFF file as a BLOB. Cahill never distinguishes between, or even mentions, *on-us item* image data storage and *transit item* image data storage. Thus, Claim 3 is allowable for this reason as well.

With respect to the next independent claim, Claim 18, which is directed to the novel transaction data archive of the present invention, the Office Action incorrectly asserts that Cahill discloses a transaction data archive having an “on-us items data structure” and an “all items data structure.” The portion of Cahill cited by the Office Action in support of this assertion, col. 14, lines 57-60, merely discloses capturing images of both the front and back sides of a check. Cahill does not disclose an item capture research system having a transaction data archive having separate data structures for on-us items, transit items and all items.

With respect to the “cash letter items data structure” limitation of Claim 18, the Office Action acknowledges that Cahill does not disclose a cash letter items data structure. However, the Office Action asserts that the claim does not clearly define a cash letter items data structure, and then “interprets” Cahill’s teaching of a “request data structure” to be the claimed cash letter items data structure. Applicant respectfully disagrees with the Office Action. As discussed in more detail below, the “cash letter items data structure” is adequately defined, and the “request data structure” disclosed by Cahill does not anticipate or make obvious the novel transaction data archive having separate, multiple data structures for on-us items, cash letter items and all items.

The “cash letter items data structure” is adequately defined. Indeed, it is well known to those skilled in the art at the time of the invention that a “cash letter item,” which is also

sometimes referred to as a “transit item,” is an item, such as a check, that is drawn on a financial institution other than the financial institution processing the check. This well known definition is set forth in the specification:

Transit items are checks drawn on the financial institution other than the financial institution that is processing them.

Specification, page 15, lines 21 – 22. In contrast to a cash letter item, an “on-us item” is an item such as a check that is drawn on the financial institution that is processing the item. See, Specification, page 12, lines 3 – 4.

In addition, Cahill does not disclose the “cash letter items data structure” of the novel transaction data archive of the present invention. The cited portion of Cahill, col. 22, line 67 and col. 23, lines 1-3, only discloses a “request data structure,” which is a data structure containing each request for a check image that can be satisfied. The “request data structure” relied upon by the Office Action in rejected Claim 18 does not distinguish between requests for on-us items versus transit (or cash letter) items.

Moreover, the request data structure disclosed by Cahill does not make the cash letter items data structure of the novel transaction data archive of the present invention obvious to one of ordinary skill in the art at the time of the invention. Indeed, there is no teaching or suggestion in Cahill for modifying the request data structure disclosed in Cahill to be the claimed cash letter items data structure, that is, a data structure containing cash letter (or transit) items. Thus, based on the foregoing, Claim 18 is allowable.

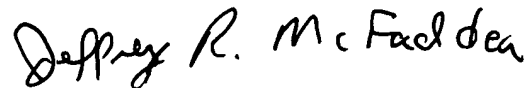
Claims 19 – 28, 33 – 88 and 90 – 112 depend on Claim 18 and, therefore, are also allowable for the same reasons that Claim 18 is allowable.

With respect to the next independent claim, Claim 89, which is directed to an item capture research system having the novel transaction data archive of the present invention, the

Office Action rejects this claim for the same reasons Claim 18 was rejected. Applicant respectfully disagrees with the Office Action and Claim 89 is allowable for the same reasons set forth above with respect to Claim 18.

Applicant believes by virtue of the foregoing amendments and remarks, that the rejections have been successfully overcome, and the application has been placed in condition for immediate allowance of Claims 1 – 28 and 33 – 112. Such action is respectfully requested. However, if any issue remains unresolved, Applicant's attorney would welcome the opportunity for a telephone interview to expedite allowance and issue.

Respectfully submitted,



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Date: 1-9-04
File No.: S4770-103